



Order Filed on April 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Barbara Garretson, Dominick Garretson

Debtors.

Case No.: 18-23486 RG

Adv. No.:

Hearing Date: 3/17/2021 @ 10:00 a.m.

Judge: Rosemary Gambardella

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 16, 2021


Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Barbara Garretson, Dominick Garretson

Case No: 18-23486 RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 428 River Road, North Arlington, NJ. 07031, Bergen, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven J. Abelson, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 31, 2021, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2020 through March 2021 for a total post-petition default of \$21,156.75 (4 @ \$2,458.61, 6 @ \$1,841.44; late charges @ \$880.77, less suspense \$607.10); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$21,156.75 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2021, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan and Motion for Relief is hereby resolved.